



**CYBERSECURITY AWARENESS MONTH:**

Multifactor Authentication (MFA) is a layered approach to securing your online accounts and the data they contain – an added layer of protection beyond usernames and passwords. Best practice is to opt-in and enable MFA whenever available. [Learn more about MFA here](#)



For additional assistance, you can reach out to the Maine Association of REALTORS® Technology Helpline: 1-877-562-3157

**NAR'S HIGH SCHOOL FINANCIAL LITERACY PROGRAM:**

REALTORS® will light the way for high schoolers across the U.S. by bringing financial literacy into classrooms—from budgeting and borrowing to credit scores. Join NAR's Ignite Others High School Financial Literacy Program by October 15, 2023, and help shape a stronger future. [Learn more and apply!](#)

**HELP SET STUDENTS UP FOR FUTURE SUCCESS BY JOINING THE IGNITE OTHERS HIGH SCHOOL FINANCIAL LITERACY PROGRAM**



REALTORS® are members of the National Association of REALTORS®.

**JOIN US!**

***Building Communities is OUR Brand! Join us for MAR's final community service event for 2023!***

October 17th, Ellis St, Lewiston, [Rebuilding Together](#)



[Partnership](#), 9am-2pm, home improvement on a Veteran's home, exterior and interior.

**Sign Up Now!**

**Quick Links**

[Maine Association of REALTORS®](#)

[National Association of REALTORS®](#)

[Maine Listings](#)

[Maine Real Estate Commission](#)

**Board Portal Links**

[Greater Bangor Association of REALTORS®](#)

[Greater Portland Board of REALTORS®](#)

[Kennebec Valley Board of REALTORS®](#)

[Maine Association of REALTORS®](#)

- Maine Commercial Association
- MAR Only Members
- York County Council

[Mid-Coast Board of REALTORS®](#)

- Acadia Council
- Waldo County Council
- Penobscot Bay Council

[Mountains to Shore Board of REALTORS®](#)

- Androscoggin Valley Council
- Lincoln County Council
- Merrymeeting Council
- Western Maine Council

**MAR Leadership**



## **LUNCH AND LEARN: USDA HOUSING FINANCE PROGRAM**

Join us on **Tuesday, October 24th** from 12pm- to 1pm as we host Sheila Raber, [United States Department of Agriculture Rural Development](#) Loan Specialist to discuss USDA's Guaranteed Housing Financing Options Program. Grab some lunch and join us via Zoom to learn more about USDA Loan Programs that could help your clients into their new home. Bring Questions! [Register Here!](#)

**Sign Up  
Now!**

## **REAL ESTATE SIGNS REMINDERS:**

Maine State law (Title 23) prohibits placement of any signs whatsoever anywhere except on the property being sold, and even those signs must be placed in such a way as to not interfere with the road right of way or with the visibility of turning traffic.

**Please remove real estate signs, including directional arrow signs, from intersections that are not on the property being sold.**



Please remember to remove your signs after your listing expires, is terminated, or when the property closes. Part of the Maine Real Estate Commission advertising rule states, "A real estate brokerage agency or its affiliated licensees shall not advertise any real estate for sale without first obtaining the written permission of the owner or the owner's authorized representative." MREC Rule Chapter 410(1)(5). Your listing agreement has a Yes/No checkbox about whether your seller client wants to allow a "For Sale" sign on the property. If the seller selects "Yes" to allowing a "For Sale" sign, this written permission is only for the duration of the listing agreement and ends upon the agreement's expiration, termination, or when the property closes.

Maine Listings Rules and Regulations state that only the for-sale

President  
Carmen McPhail

President Elect

Paul McKee

First Vice President

Jeff Harris

Treasurer

Eric Flynn

Chief Executive Officer

Suzanne Guild

Last Issue: October 6

Some content may be  
commercial in nature.

sign of the listing participant may be placed on the property (4.2). Only participants who participated in the transaction as the listing participant or cooperating/selling participant may claim to have sold the property. Prior to closing, a cooperating participant may only post a sold sign with the consent of the listing participant. (4.3)



### **GPBR COURSE-- OCTOBER 19:**

The Greater Portland Board of REALTORS® is offering “A New Source of Housing Inventory: Navigating Opportunities Provided by LD 2003” on October 19 from 10:00 a.m. – 1:00 p.m. at Holiday

Inn by the Bay in Portland. The course has been approved for 3 continuing education credit hours by the Maine Real Estate Commission. For registration and cost information: [GPBR Annual Meeting & Affiliate Expo - Greater Portland Board of REALTORS® \(thegreaterportlandboardofrealtors.com\)](#)

### **IMPLIED PERMISSION:**

Have you reviewed Maine’s laws around accessing private land for recreation (hiking, hunting, etc.) and shared resources with your clients? Unlike most of the U.S. Maine has an implied permission structure for accessing land; if the land is not posted, it is legal to use. The Maine Department of Inland Fisheries and Wildlife has an Outdoors Partners Program designed to assist landowners and the public.

[General information about the Program](#)

[Click here If your clients need additional support](#)

### **MAINE’S REFERENDUM ELECTION:**

Maine’s Referendum Election will be held on November 7. There are four Citizen Initiative questions and four Constitutional Amendments on the ballot. Review the Maine Citizen’s Guide to the Referendum Election:

[Read them here!](#)



### **ABSENTEE BALLOT REQUEST SITE IS OPEN:**

Registered Maine voters may now request [an absentee ballot for the November 7 Referendum Election at your local town office](#)

### **IN-PERSON ABSENTEE VOTING:**

The window to vote absentee at your municipal clerk’s office is open. You don’t need to complete an application for an absentee ballot if you vote in person at the clerk’s office

Connect with us!



[Unsubscribe tanya@mainerealtors.com](mailto:tanya@mainerealtors.com)

[Constant Contact Data Notice](#)

Sent by info@mainerealtors.com powered by



Try email marketing for free today!